IF YOUR DWELLING BUILDING, HOUSEHOLD FURNITURE AND STORE BUILDING ARE NOT NOW INSURED IN THE

TO IT THAT YOUR ORDER IS PLACED FOR INSURANCE IN THAT COMPANY WITH-IF YOU DO NOT FIND THAT COMPANY'S POLICY IN THE OUT FURTHER DELAY. BUNDLE OF INSURANCES ON YOUR STOCK OF MERCHANDISE OR YOUR MANUFAC-TURING PLANT, DEMAND IT.

IT CONDUCTS A WORLD-WIDE BUSINESS, AND DEPENDS UPON NO PARTICULAR LOCALITY FOR RESULTS. IN CASE OF CONFLAGRA-TION IT THROWS ITS RESOURCES TO THE SCENE OF DISASTER.

THE LARGE RESOURCES OF ITS UNITED STATES BRANCH CAN BE SUPPLEMENTED BY ITS GENERAL FUNDS, AND, IF NEED BE, BY THE CONTRIBUTION OF ITS SHAREHOLDERS, WHOSE LIABILITY IS UNLIMITED. IN THE GREAT CONFLAGRATIONS OF 1871 AND 1872 AT CHICAGO AND BOSTON THE NEEDFUL MONIES, I. E., \$4,666,730, WERE SUPPLIED BY THE HOME OFFICE, AND THE UNITED STATES FUNDS WERE CONCURRENTLY STRENGTHENED.

"OCTOBER 16, 1871. FIRST CABLE: "DRAW AS REQUIRED UP TO TWO MILLION DOLLARS."

"NOVEMBER 11, 1872. SECOND CABLE: "DRAW FOR LOSS AT BOSTON AS REQUIRED."

IN CASE OF CONFLAGRATION NO PORTION OF ITS AVAILABLE RESOURCES CAN BE RESERVED FOR OTHER CONTINGENCIES. THE COMPANY BELIEVES THAT, IN SUCH A CALAMITY, THE DISTRESSED POLICY-HOLDER IS DESERVING OF ITS FIRST CONSIDERATION.

ITS UNITED STATES FUNDS ARE IN TRUST FOR THE PROTECTION OF POLICY-HOLDERS IN THE UNITED STATES. THE TRUSTEES BY

WHOM THESE FUNDS ARE ADMINISTERED ARE AMERICAN CITIZENS OF HIGH REPUTATION.

THE COMPANY HAS AT VARIOUS POINTS IN THE UNITED STATES FURNISHED HOSTAGES FOR THE PERFORMANCE OF ITS CONTRACTS IN THE ERECTION OF OFFICE BUILDINGS. THE VALUE OF SUCH, IN THE AGGREGATE, IS \$1,865,000, BEING LARGER THAN

THAT OF ANY OTHER FIRE INSURANCE COMPANY THE HOME OFFICE HAS BEEN A LIBERAL INVESTOR IN SECURITIES IN THE UNITED STATES, AND POSSESSES BONDS AND STOCKS IN THIS COUNTRY WORTH SEVEN AND A HALF MILLION OF DOLLARS, ALTOGETHER APART FROM ITS UNITED STATES BRANCH ASSETS. THE STRENGTH, FAIRNESS AND PROMPTITUDE IN DEALING WITH ALL CLAIMANTS, AFFORD GROUND FOR THE HOPE THAT DURING THE COMPANY'S WORK OF FIFTY-FIVE YEARS IN THE UNITED STATES IT HAS SECURED A PLACE IN THE REGARD OF THE AMERICAN PEOPLE, AND THAT IN THE YEARS TO COME IT MAY ENJOY THEIR RESPECT AND CONFIDENCE.

LOSSES PAID IN UNITED STATES ALONE OVER \$90,000,000 5INCE 1848.

HERE, HANDLE A LARGER VOLUME OF FIRE PREMIUMS ON RICHMOND RISKS THAN ANY OTHER OFFICE. THEY HAVE FACILITIES FOR ATTENTION AT LOWEST MARKET RATES TO THE ENTIRE LINE OF INSURANCES CARRIED ON ANY RICHMOND RISK.

TELEPHONE 51. OFFICE, COMPANY'S BUILDING, 1113 E. MAIN STREET.

# ERMINE FOR

Two Bright Lawyers Elevated to Judgeships for Very Brief Term.

MARRIAGES ARE VALIDATED

House Passes Bill Legalizing All Weddings Performed Since December 12th.

'The General Assembly yesterday bestowed on two attorneys the title of judge, which they may wear for one month. Mr. H. L. Nowbill was elected judgs of the County Court of Essex county, and Mr. John Y. Harris was chosen judge of the County Court of Dinwiddle county. Both gentlemen received all the votes cast. The two judges will serve only until February 1st, when the County Courts cease by constitutional limitation. Both houses had a quorum yesterday, there being twenty-eight senators and about fifty-five delegates in their seats. The Senate passed a Senate bill to extend the terms of the County Courts until January 20, 1904.

The House passed the Senate bill to extend the terms of the County Court elects in issuing marriage licenses since December 12, 1903, or to validate the marriages netfect of the property of the seats. The bills in relation to the rights and duties of retiring treasurers were discussed, but finally passed by until to-day, the first passed by until to-day. The Hunter McGuire Memorial Association was tendered the use of the hall of the Heuse of Delegates to-morrow afternoon for the unveiling of the monument. month. Mr. H. L. Newbill was elected

The House.

The House was called to order at noon by Speaker Ryan. The following bills were offered and re-ferred: By Mr. Cardwell: To amend the law in relation to the conduct of the Virginia Normal and Industrial Institute so as to conform it to the Constitution.

By Mr. Cardwell: To amend the law in Park Cardwell: To amend the law in the constitution.

By Mr. Cardwell: To amend the law in relation to the improvement of the property of infants by guardians. There was no roll call, but about fifty-five members were in their seats.

The body proceeded to the election of judges for the County Courts of Dinwiddle and Essex and Messrs, John Y. Harris and H. L. Nawbill were chosen to the respective positions to serve until February 1st.

The Finance Committee reported the

ris and H. L. Nawbill were chosen to the respective positions to serve until February 1st.

The Finance Committee reported the companion bills relating to the rights and duties of retiring county treasurers and they were read a first time. On motion of Mr. Read the privileges and use of the hall of the House were tendered the Hunter McGuira Memorial Association on Thursday and it was agreed that when the House adjourn on Wednesday it be to meet on Thursday at 10 clock instead of noon.
On motion of Mr. Allen, the Courts of Justice Committee was discharged from the consideration of the bill validating marriages, and after dispensing with the various constitutional readings, the bill was passed.

rimply to make it plain that retiring county treasurors shall have one year in which to collect uncollected ticlests in their hands, and that when leaving office the retiring treasurer shall turn over to his successor all books, papers, tax tickets, &c., belonging to the office. Messrs. Boaz and Cardwell discussed the bills briefly with the view of having no doubt in the operations of the law.

Mr. Boaz had expressed some doubt as to whether the bills. If passed, would apply to cases which had already arisen, and Mr. Cardwell thought they might as well go over until the next session. The bills finally went by for the day, on motion of Mr. Graveley, of Henry.

House bill 358, relating to the tax on State banks, came up, together with the Governor's veto of the same, and the latter was almost unanimously sustained on motion of Mr. Cardwell, of Hanover.

Under suspansion of the rules, the House passed Mr. Leasiter's bill permitting the deposit of the funds of the Colored Normal School in Petersburg banks and the same action was taken with reference to one offered by Mr. Cumming, amending the road law of Elizabeth City county.

The House, at 1:45 P. M., adjourned.

The Senate.

When Lieutenant-Governor Willard called the Senate to order yesterday

When Lieutenant-Governor williard called the Senate to order twenty-eight members were in their

The greater part of the forty-five-indi-utes' session was consumed in discussion of the bill of Senator Anderson in rela-tion to the salary of the sheriff of the dity of Richmond. Mr. Anderson ox-plained at some length the necessity for and the purposes and effect of the meas-ure. After some further discussion, the bill was on Senator Keezell's motion, sent back to the Committee for Courts of Justice.

Mr. Cogvill called up his bill to extend the sessions of the County Courts of the Commonwealth at the January term, this year. The bill was taken up and passed, and now goes to the House. The effect of the bill is to extend the terms until the 50th day of January.

The Barksdale-Keezell seneral primary bill came up on the calendar, but was passed by indefinitely, and is dead for the present session.

passed by indefinitely, and is the present session.

The Senate proceeded to the execution of the joint resolution providing for the election of judges of the County Courts of Essex and Dinwiddle. H. L. Newbill was slocted judge of Essex County Court, and John Y. Harris judge of Dinwiddle Ccunty Court, and John Y. Harris judge of Dinwiddle Ccunty Court, and John Y. Harris judge of Dinwiddle and House.

and House.
Owing to the fact that two important committee meetings were scheduled, the Benate, at 12:45 P. M., adjourned until

Those present at the session were Sentors Anderson, Barkadale, Bruce, Brayant, Chapman, Cogbill, Donohoe, Ford, Garrett, Gunter, Halesy, Harman, Harvey, Hobbs, Keezell, Lupton, Mann, Massle, McIlwaine, Moon, Sale, Sears, Shackelford, St. Clair, Tyler, Wallace, Watkins and Whitehead.

respective positions to serve until February 1st.

The Finance Committee reported the companion bills relating to the rights and duties of retiring county treasurers and they were read a first time. On motion of Mr. Read the privileges and use of the hall of the House were tendered the Hunter McGuire Memorial Association on Thursday and it was agreed that when the House adjourn on Wednesday it be to meet on Thursday at 10 o'clock instead of noon.

On motion of Mr. Allen, the Courts of Justice Committee was discharged from the consideration of the bill validating marriages, and after dispensing with the various constitutional readings, the bill was passed.

The companion bills, clarifying the law in relation to the powers and duties of retiring county treasurers, came up in their order on the calendar, and Mr.

Boaz explained that their effect was

# Cries From the Hungering and Shivering Poor Heard on Every Hand.

Every Hand.

COUNTRY WRAPPED IN ICE.

Mercury Far Down in Tube in Every Section-Appeal From Citizens' Association.

tion of the extreme weather prevailing in this section, will awaken an echo of thankfulness in the hearts of many suffering people of Richmond.

During yesterday the unprecedented cold continued, not only here, but throughout the country. In Richmond at 8 A. M., the thermometer registered 14 degrees, one point lower than the minimum of Monday. The temperatures throughout the South ranged from 14 to 30 degrees. Intense cold was reported from the North, but clear weather prevalled generally, except at Pittsburg, waited generally, except at Pittsburg, where snow was failing. At 8 A. M. the temperature at Chicago was 8 degrees; at St. Louis, 18, and at New Orleans, 32. A slight moderation in the West was expected to extend its beneficent affacts over the entire country. The Weather Bureau predicts continued clear weather, but holds out the hope that it will not be so cold to-day.

Bureau predicts continued clear weather, but holds out the hope that it will not to so cold to-day.

The December just gone was 3 degrees colder than any month during the past five years. The coldest record was 10 degrees on December 27th; the highest 10, on December 18th. Rain and snow for the month amounted to 2.28, a deficiency of 1.02 compared with the average for the preceding six years. The average for the preceding six years and the six of the preceding six years. The average for the preceding six years and the six of the second of the second six of the preceding six of the six of the preceding six of the mission workers are depleted. What little was in hand has been carefully bestowed to the best advantage, but it was an amount utterly impotent to meet the needs.

The Citzens' Relief Association is doing all that lies in its power. But it is but little that it can do to cope with the situation Fifty-eight cents is a small sum for the support of a famility for a month, of December. The total amount distributed was \$355.

According to a prominent member of the association. considerable trouble if encountered from the beggare, who through the streets and peater the nilities. According to a prominent member of the association. considerable trouble in encountered from the beggare, who through the streets and peater the nilities. According to a prominent member of the association. considerable trouble in encountered from the beggare, who through the streets and peater the nilities.

THE PRODUCE MARKET.

Unusually High Prices Prevail.

Unusually High Prices Prevail.

Supply Very Scanty.

Prices on the produce market continue abnormally high, despite 'he fact that the holiday trade is practically over. The expected deciling in several lines of the trade has not come, and some of the figures have even advanced somewhat. The supply is very scanty, wherefore the prevailing tone of the market. The high prices have forced the people, as a rule, to buy less, and hence the demand has fallen off very considerably. It was stated yesterday that the small supply was about equal to the small demand.

Eggs are still searing, and are gradually forging higher. They are selling at wholesale rates as follows: Nearby. at wholesale rates as follows: Nearby, 20 cents per dozen; other sections, 30 cents; barrels and boxes, 25 to 29 cents.
Dressed poultry is bringing the following prices: Turkeys, drawn, 19 to 21 cents per pound; undrawn, 18 to 20 cents; chickens, drawn, 14 to 16 cents; undrawn, 12 to 14 cents; ducks, drawn, 17 to 20 cents; goase, drawn, 12 to 14 cents.
Live poultry is as follows: Turkeys, 15 to 16 cents; hens, 12 to 13 cents; chickens, 14 to 15 cents; gease, each, 50 to 75 cents; ducks, 12 to 14 cents.
Small dressed togs are selling at 7 to 7 1-2 cents; large, 5 1-2 to 7 cents.
Veals, fat, are worth 6 to 7 cents; thin, 5 to 5 1-2 cents.

Officers Were Installed. The Bakeas Union installed the following officers last night: President, H. B. Atkinson; Vice-President, William Eccher; Recording Secretary, N. Schloss; Flnancial Secretary, Gus Runge; Treasurer, H. Metzer; Delegatos to the trade and labor council, Gus Runge, R. Pokrass, George W. Perkinson, N. Schloss and H. B. Atkinson.

Judgment Motions. Motions for indement were filed in the Law and Equity Court yesterday in the appended cases.

Charles D. Davis, vs. W. R. Smith, 565,58; McGee and Pollurd vs. F. McDongill, 566,58; McGee, and Pollurd vs. E. W. Brown, \$72,40; A. Grant vs. G. J. Davison \$101.

About Good Seeds.
The successful planter owes his success mainly to sowing good, fresh seed. He knows the value of buying the homegrown product direct from the reliable

The well known seedmen, James J. H. Gregory and Son, of Marblehead, Mass., have for nearly half a century sustained the reputation among planters, farmers and gardeners throughout the country of producing and selling only fresh pure and reliable seed: a reputation founded not distributed was \$33.

According to a Considerable trouble it the association, considerable trouble it encountered from the beggare, who throng the steets and peater the utilities the steets and peater the utilities. The same is taken and sent to make the given to such personney I bould not be given to such personney I bould not be given to such personney I bould not be given to such personney I the name is taken and sent to make the present time there are between and dispense any funds sent for a special and 700 families on the list of the City Mission districts. Some districts are very large, having over fifty families in them. The smallest number in any district is about six; most of them average from twenty to the control of them average from twenty to thirty. Money is given to the sent free for the asking.

Old Tank Liable to Go to Pieces at Any Time, Entailing Great Inconvenience.

ANOTHER IS SADLY NEEDED

Councilman Garber Sounds Note of Warning-Appropriation Asked Annually.

"There are a number of things needed at the city gas works to make that plant an up-to-date affair," said one of the high officials in that department last

"The demand is greater than the supold holder at the lower gas works, the city would be seriously inconvenienced." The warning note was sounded Monday night, when a member of the Council said the "lower holder" was liable to give way at any time.

use many years, and is worn and patched, and it would require very little to put it out of commission. All the gas that is now used by the city must pass through this old hulk. There is no dupkcate now used by the city must pass through this old hulk. There is no dup"cate machinery at the works, and the present enpacity is only 700,000 cubic feet.

"What is most needed at the lower works," said the official referred to, "is a by-pass, which means a pipe around the old solder, so that gas may be sent to the tanks at the upper works without having to pass through that old holder."

Another Badly Needed.

Another Badly Needed.

For a number of years the Light Department has asked the City Council for an appropriation of \$70,000 for a new holder in the West End. And as often has the request been refused.

"The gas plant is valued at \$1,000,000." said the official, "and it has paid for itself several times over. Last year, after all expenses and interest had been paid, there was about \$70,000 left over to the

self severa; times over. Last year, after all expenses and interest had been paid, there was about \$70,000 left over to the credit of the department."

The holder that the department asks for in the West End will contain 2,000,000 cubic feet, almost three times as much as the other three holders togather. It is designed to be used as a reserve supply. The need of such a reserve was felt two years ago, when the James River overflow caused a shut-down at the works, as it had upon several previous occasions.

# ORIGINAL IDEAS!

Have made our goods popular and attractive. I do not carry the ordinary lines, but show pieces that are individual and highest quality. When looking for gifts that will not be duplicated and are appreciated most by those receiving them; call on me, as I can suit you regardless of cost,

DIAMONDS.

Many ideas in mounted pieces now shown. Every conceivable idea in Rings. Brooches, Pendants and Scarf Pins.

JOHN F. KOHLER.

The Reliable Jeweler,

NO. 209 E. BROAD STREET.

'PHONE NO. 2643

is taken up.

The lower tank has been in use ever since the city has been using gas, and has lasted remarkably well.

WEEK OF PRAYER.

Services Being Held This Week Justice John Asks a "Puzzler." by Several Denominations.

The Week of Prayer is being observed by nearly all the denominations in the city.

A special programme has been arranged by the Presbyterians. Sunday night Dr. by the Presbyterians, Sunday high Dr.
F. T. Mel'aden preached in the Grace
Street Church. Services were held Monday in the Church of the Covenant, and
last night Dr. Russell Cecil preached at
the First Church. The services for the
remainder of the week are as follows:
Wednesday, Second Church; Thursday,
Hogo Memorial, and Friday, Third

Wednesday, Second Church, Thirsday, Hogo Memorial, and Friday, Third Church.
Among the Baptiats union services are being held. There are daily noon meetings at the Second Church for prayer and conference. Evangelist R. D. Garland holds these services. Every evening except Wednesday three general meetings are held in different sections of the city—at Grace Street, Leigh Street and Bainbridge Street, Manchester.

THE SUPREME COURT

The Supreme Court of Appeals yesterday opened its regular midwinter term.

All the judges were present, and following were the proceedings:

Taylor vs. Commonwealth and Colonial Water Company, passed to March term.

Commonwealth vs. Indiana F. Williams, executor; argued by Otto L. Evans for plaintiff in error and F. W. Harper for defondant in error, and continued.

Noxt cases to be called are:

Nottingham Coal and Coke Company vs. Virginia Iron, Coal and Coke Company vs. Grane's Nest Coal and Coke Company vs. drane's Nest Coal and Coke Company vs. and Iron Company vs. Company v

Virginia from Coal and Coke Comvs. Crane's Nest Coal and Coke Company State of the Coal and Coke Company State of the Coal and Coke Company State of the Coal and Son the privileged docket.

Proceedings of the bench and bar of
the city of Richmond relating to the
death of Jidge Edmund Christian Minor
were this duy p.esented to the court by
Mr. Frank W. Christian, and ordered to
be apread upon the records.

### LOSS AND INSURANCE.

## THEY DIDN'T KNOW THE DIFFERENCE

Several Interesting Cases in Police Court.

"What's the difference between six Nobody answered, and then so Justice asked Justice John.
Noboy answered, an then the Justice said that half a dozen dozen was just the number of drunks that had been up before him in the past month.
"And here are six more," he said, as he fined them cach \$1.
Frank Venable and Bernard Leischer were charged with being vags. Venable was put under bonds for four months, and Leischer got twelve on the same terms.

Thieves have denuded the refreshment stand at Chimborazo Park of all its lead pipe and sods fountain accessories. There is no clue to the thier, but the police are on the lookedt.

MISS ROSA MOAHAN, OF BUTTE.

The need of such a reserve was feit two years ago, when the James River overstow ago, when the James River overstow ago, when the James River overstown at the works, as it had upon several previous occasions.

'The City Council will hold this matter upon some convenience obtained a prominent citizen last night, with the proper to incompanie the stock or building of Tray-picture on the stock or building of Tray-picture of Companies and Company, tobacconists, of Candruff with which it was entirely covered; and it has stopped my falling that the proposal of the stock or building of Tray-picture of Companies on the stock or building of Tray-picture